



Welcome to Elkhart County Highlights 2005 Edition

This publication is provided annually for each of Indiana's 92 counties, 11 Economic Growth Regions, and the State of Indiana.

Each publication includes a variety of demographic information: population, labor force estimates, industry employment, industry annual average wages, and firms and employment by size.

If you need further information about your area, you may call the regional analyst listed below. If you need labor market information for other areas, you will find a map of the regional analysts at the back of this publication and posted on our Internet website under Resources.

Additional labor market information is available on our Internet website. Our website address is <http://www.in.gov/dwd/inews> or for North/Northwest Indiana go to <http://www.nidataplus.com>

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Region 1: Lake, Porter, LaPorte, Newton, Jasper, Starke, and Pulaski counties.

Region 2: St. Joseph, Elkhart, Marshall, Fulton, and Kosciusko counties.

County Highlights is a Research and Analysis publication of the Indiana Department of Workforce Development



SUMMARY OF ELKHART COUNTY HIGHLIGHTS

Elkhart County's population estimate for 2004 was 191,768 up 4.9 percent from the 2000 Census total of 182,791. The estimated population made up 3.1 percent of Indiana's total 2004 estimated population of 6,237,569.

As of the 2000 Census 85,517 people twenty-five years of age or over were high school graduates and/or had post-high school education. That represented 75.7 percent of the twenty-five and up county population. Of that population 17,509 or 15.5 percent were four year college graduates or greater. In 2004, of the 1,663 persons graduating high school that year 1,243 or 74.7 percent intended to go on to higher education.

The county "labor force" represents workers who reside in the county no matter where they work. In 2003 persons living in but commuting to work out of the county was 7,378 or 6.5 percent of the labor force. The outside area where the largest number of Elkhart County residents went to work was St. Joseph County. The county "work force" represents all workers employed in the county no matter where they reside. In 2003 persons commuting to work into the county from outside areas was 30,775 or 22.4 percent of the work force. The area sending the most number of persons into the county to work was St. Joseph County.

The estimated average unemployment rate for 2004 was 4.2 percent, below Indiana's average 5.2 percent. The county's unemployment rate was based on an estimated average residential labor force of 100,000. Of that labor force 95,830 were employed and 4,170 were unemployed.

For year 2004 there were 123,010 jobs at industries within the county. The largest employing industry in the county was Manufacturing having 51.0 percent of the total industry employment with Retail Trade second at 7.5 percent. The industry showing the most growth in workers over a three year period (since 2001) was Manufacturing increasing by 7,158 workers or 12.9 percent above the 55,607 of 2001. Of employers in the county 21.1 percent employed 20 or more workers and they represented 83.7 percent of all in-county employment.

The all industry average 2004 earnings for the county was \$34,617 per year versus Indiana's \$34,692. The county average wage was an increase of 12.4 percent over 2001's county industry average wage. Six of Elkhart County's 20 industry sectors (including government) had annual average earnings greater than the Indiana average for those industries. The county's Mgt of Companies industry had the highest average earnings at \$74,805 per year, with Utilities second at \$62,230, while the industry with the lowest annual earnings number was Accommodation and Food Services at \$10,606. The same industries statewide paid an average \$66,805, \$62,844, and \$11,572 per year, respectively.

POPULATION

ELKHART COUNTY POPULATION

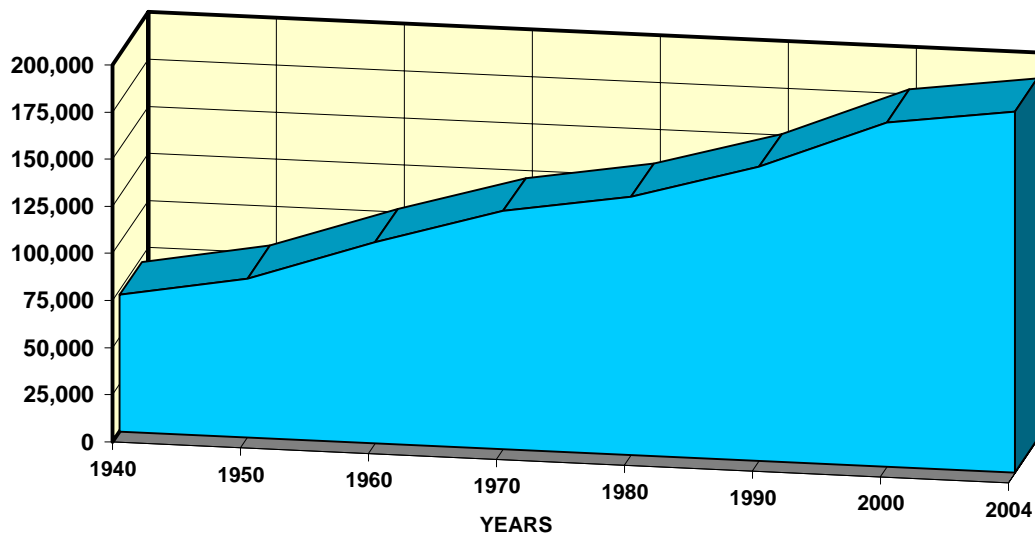
COUNTY AND CITY POPULATION

| COUNTY AND CITIES / TOWNS | 1990 | 2000 | 2004 | CHANGE 1990 TO 2000 | | CHANGE 2000 TO 2004 | |
|------------------------------|----------------|----------------|----------------|------------------------|--------------|------------------------|-------------|
| | | | | # | % | # | % |
| ELKHART CO | 156,198 | 182,791 | 191,768 | 26,593 | 17.0% | 8,977 | 4.9% |
| Elkhart | 44,661 | 51,874 | 51,878 | 7,213 | 16.2% | 4 | 0.0% |
| Goshen | 23,794 | 29,383 | 30,555 | 5,589 | 23.5% | 1,172 | 4.0% |
| Nappanee | 5,474 | 6,710 | 6,840 | 1,236 | 22.6% | 130 | 1.9% |
| Middlebury | 2,004 | 2,956 | 3,085 | 952 | 47.5% | 129 | 4.4% |
| Wakarusa | 1,667 | 1,618 | 1,644 | -49 | -2.9% | 26 | 1.6% |
| Bristol | 1,133 | 1,382 | 1,600 | 249 | 22.0% | 218 | 15.8% |
| Millersburg | 854 | 868 | 893 | 14 | 1.6% | 25 | 2.9% |

ELKHART COUNTY POPULATION 1940 TO 2004

| YEAR | POPULATION | CHG FROM PRIOR YR | % CHANGE |
|------|------------|----------------------|-------------|
| 1940 | 72,634 | NA | NA |
| 1950 | 84,512 | 11,878 | 16.4% |
| 1960 | 106,790 | 22,278 | 26.4% |
| 1970 | 126,529 | 19,739 | 18.5% |
| 1980 | 137,330 | 10,801 | 8.5% |
| 1990 | 156,198 | 18,868 | 13.7% |
| 2000 | 182,791 | 26,593 | 17.0% |
| 2004 | 191,768 | 8,977 | 4.9% |

POPULATION OF ELKHART COUNTY TO 2004



EDUCATION

ELKHART COUNTY EDUCATION DATA

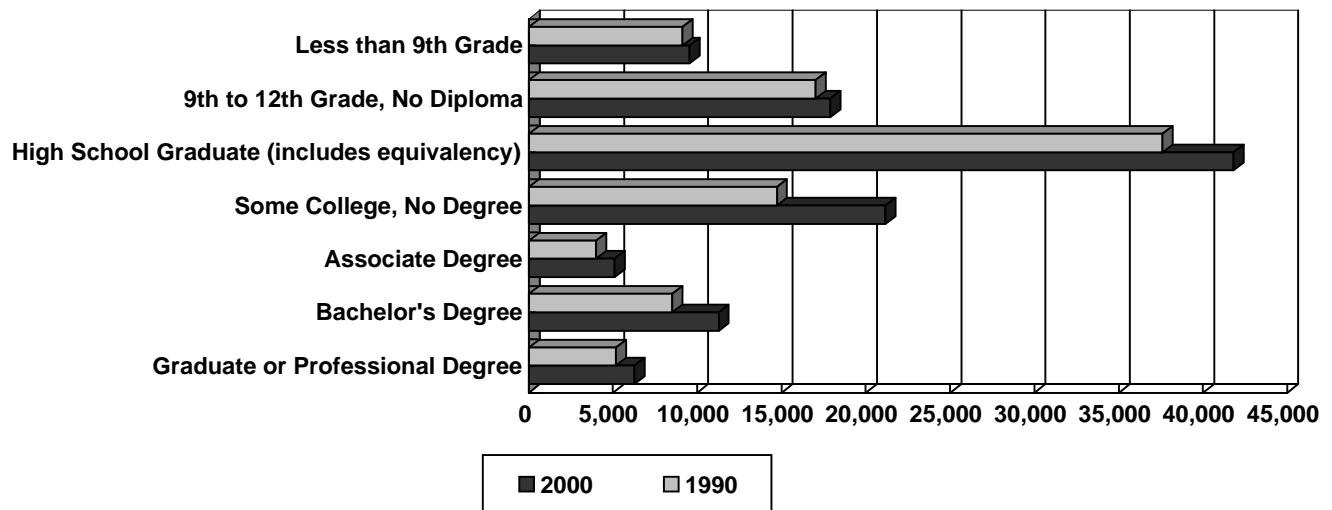
2004 H.S. GRADUATE HIGHER EDUCATION INTENT

| EDUCATIONAL INTENT | NUMBER | % |
|----------------------------------|--------|-------|
| Graduated High School in 2004 | 1,663 | 100% |
| Total to Higher Education | 1,243 | 74.7% |
| Four-Year Institution | 971 | 58.4% |
| Two-Year Institution | 193 | 11.6% |
| Vocational/Technical Institution | 79 | 4.8% |

EDUCATIONAL ATTAINMENT - POPULATION 25 YEARS & OVER

| EDUCATION | 1990 | | 2000 | |
|---|---------------|-------------|----------------|-------------|
| | NUMBER | % | NUMBER | % |
| Less than 9th Grade | 9,111 | 9.5% | 9,521 | 8.4% |
| 9th to 12th Grade, No Diploma | 16,996 | 17.7% | 17,870 | 15.8% |
| High School Graduate (includes equivalency) | 37,555 | 39.1% | 41,788 | 37.0% |
| Some College, No Degree | 14,703 | 15.3% | 21,144 | 18.7% |
| Associate Degree | 3,992 | 4.2% | 5,076 | 4.5% |
| Bachelor's Degree | 8,494 | 8.8% | 11,246 | 10.0% |
| Graduate or Professional Degree | 5,152 | 5.4% | 6,263 | 5.5% |
| TOTAL - POPULATION 25 YEARS & OVER | 96,003 | 100% | 112,908 | 100% |

ELKHART COUNTY EDUCATIONAL ATTAINMENT 2000 Versus 1990



Sources: Indiana Business Research Center - Stats Indiana, and U.S. Census Bureau

LABOR FORCE

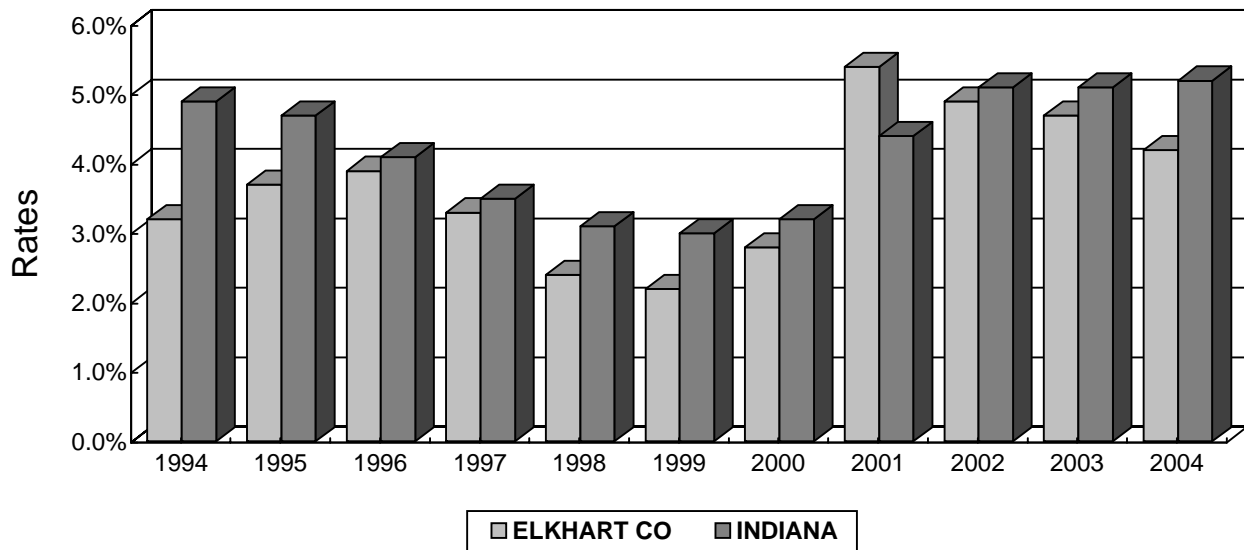
ELKHART COUNTY LABOR FORCE

(1994-2004)

| YEAR | LABOR FORCE | EMPLOYED | UNEMPLOYED | ELKHART CO RATE | INDIANA RATE |
|------|----------------|----------|------------|--------------------|-----------------|
| 1994 | 93,790 | 90,830 | 2,960 | 3.2% | 4.9% |
| 1995 | 97,580 | 93,960 | 3,620 | 3.7% | 4.7% |
| 1996 | 94,980 | 91,260 | 3,720 | 3.9% | 4.1% |
| 1997 | 94,880 | 91,770 | 3,110 | 3.3% | 3.5% |
| 1998 | 96,260 | 93,930 | 2,330 | 2.4% | 3.1% |
| 1999 | 97,950 | 95,820 | 2,130 | 2.2% | 3.0% |
| 2000 | 98,860 | 96,060 | 2,800 | 2.8% | 3.2% |
| 2001 | 95,260 | 90,100 | 5,160 | 5.4% | 4.4% |
| 2002 | 96,480 | 91,770 | 4,710 | 4.9% | 5.1% |
| 2003 | 98,760 | 94,150 | 4,610 | 4.7% | 5.1% |
| 2004 | 100,000 | 95,830 | 4,170 | 4.2% | 5.2% |

Data for some years have been revised from earlier published numbers for those years.

ELKHART COUNTY & STATE OF INDIANA Average Unemployment Rates 1994-2004



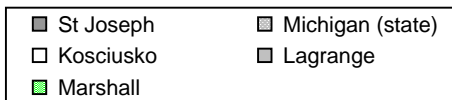
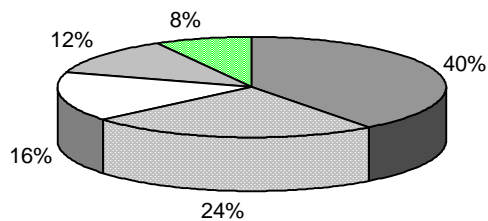
Source: Indiana Dept of Workforce Development, Research and Analysis

COMMUTING PATTERNS

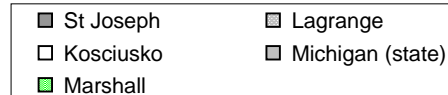
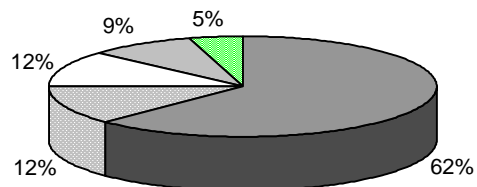
ELKHART COUNTY COMMUTING PATTERNS: YEAR 2003

| | | |
|---|---------|----------------------------|
| Number of persons who live in the county and work (labor force) | 113,926 | |
| Number of persons who live and work in the county | 106,548 | |
| Number of persons who live out of and work in the county | 30,775 | |
| Total number of persons who work in the county (work force) | 137,323 | |
| Top five counties sending workers INTO Elkhart County: | | |
| St Joseph County | 10,961 | |
| Michigan (state) | 6,644 | |
| Kosciusko County | 4,350 | |
| Lagrange County | 3,388 | |
| Marshall County | 2,206 | |
| Total of above | 27,549 | equals 20.1% of work force |
| Top five counties receiving workers FROM Elkhart County: | | |
| St Joseph County | 3,935 | |
| Lagrange County | 786 | |
| Kosciusko County | 730 | |
| Michigan (state) | 553 | |
| Marshall County | 284 | |
| Total of above | 6,288 | equals 5.5% of labor force |

WORKERS INTO ELKHART COUNTY
From Top 5 Counties / States

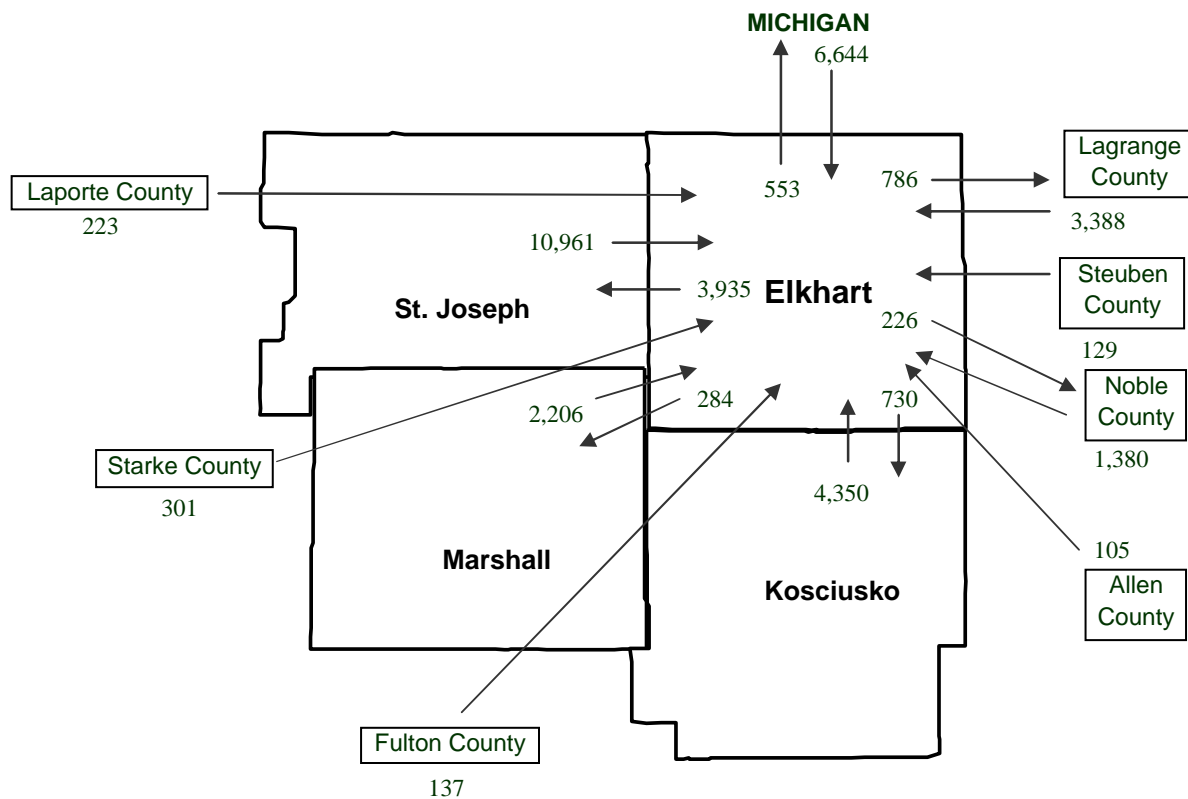


WORKERS OUT OF ELKHART COUNTY
To Top 5 Counties / States



COMMUTING MAP

ELKHART COUNTY 2003



Data source: Indiana Dept. of Revenue
Based on income tax returns for Tax Year 2003

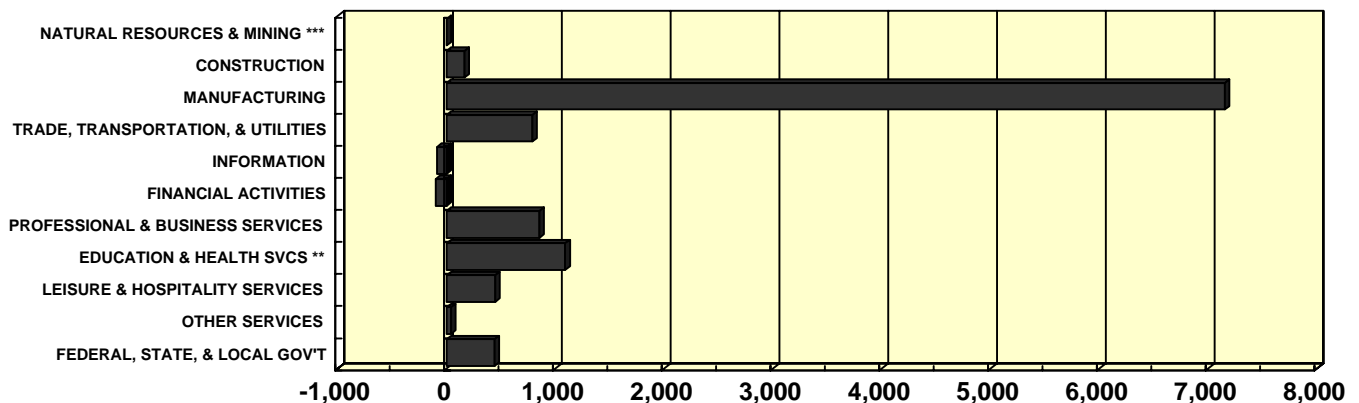
Counts of under 100 are not included.
Noncontiguous state counts not included.

INDUSTRY EMPLOYMENT

ELKHART COUNTY AVERAGE EMPLOYMENT BY INDUSTRY 2001 to 2004

| INDUSTRY SECTORS (NAICS)* | 2004 NO. OF FIRMS | AVERAGE EMPLOYMENT | | | | NUMERICAL CHANGE 2001-2004 | PERCENT CHANGE 2001-2004 |
|---|-------------------------|--------------------|---------|---------|---------|----------------------------------|--------------------------------|
| | | 2001 | 2002 | 2003 | 2004 | | |
| TOTAL EMPLOYMENT ** | 4,796 | 113,519 | 113,540 | 115,902 | 123,010 | 9,491 | 8.4% |
| NATURAL RESOURCES & MINING | 30 | *** | *** | *** | 231 | N/A | N/A |
| Agriculture, Forestry, Fishing, & Hunting | 26 | 245 | 200 | 213 | 183 | -62 | -25.3% |
| Mining | 4 | *** | *** | *** | 48 | N/A | N/A |
| CONSTRUCTION | 567 | 4,394 | 4,211 | 4,266 | 4,561 | 167 | 3.8% |
| MANUFACTURING | 854 | 55,607 | 56,456 | 58,110 | 62,765 | 7,158 | 12.9% |
| TRADE, TRANSPORTATION, & UTILITIES | 1,234 | 17,184 | 16,439 | 16,485 | 17,976 | 792 | 4.6% |
| Wholesale Trade | 415 | 5,283 | 5,309 | 5,391 | 5,914 | 631 | 11.9% |
| Retail Trade | 626 | 9,875 | 9,320 | 9,366 | 9,199 | -676 | -6.8% |
| Transportation & Warehousing | 147 | 1,861 | 1,662 | 1,586 | 1,849 | -12 | -0.6% |
| Utilities | 5 | 165 | 148 | 142 | 144 | -21 | -12.7% |
| INFORMATION | 41 | 955 | 913 | 884 | 870 | -85 | -8.9% |
| FINANCIAL ACTIVITIES | 393 | 3,075 | 2,742 | 2,894 | 2,975 | -100 | -3.3% |
| Finance & Insurance | 257 | 1,861 | 1,882 | 2,004 | 2,048 | 187 | 10.0% |
| Real Estate, Rental & Leasing | 136 | 1,214 | 860 | 890 | 927 | -287 | -23.6% |
| PROFESSIONAL & BUSINESS SERVICES | 565 | 6,809 | 6,754 | 6,921 | 7,663 | 854 | 12.5% |
| Professional & Technical Services | 336 | 1,896 | 1,881 | 1,823 | 1,938 | 42 | 2.2% |
| Management of Companies & Enterprises | 32 | 726 | 764 | 941 | 977 | 251 | 34.6% |
| Administrative & Waste Services | 197 | 4,187 | 4,109 | 4,157 | 4,748 | 561 | 13.4% |
| EDUCATION & HEALTH SERVICES ** | 327 | 13,086 | 13,344 | 13,795 | 14,180 | 1,094 | 8.4% |
| Educational Services ** | 36 | 5,119 | 5,341 | 5,401 | 5,510 | 391 | 7.6% |
| Health Care & Social Assistance ** | 291 | 7,967 | 8,003 | 8,394 | 8,670 | 703 | 8.8% |
| LEISURE & HOSPITALITY SERVICES | 363 | 6,515 | 6,815 | 6,745 | 6,964 | 449 | 6.9% |
| Arts, Entertainment, & Recreation | 37 | 560 | 545 | 570 | 593 | 33 | 5.9% |
| Accommodation & Food Services | 326 | 5,955 | 6,270 | 6,175 | 6,371 | 416 | 7.0% |
| OTHER SERVICES | 401 | 2,547 | 2,537 | 2,485 | 2,589 | 42 | 1.6% |
| FEDERAL, STATE, & LOCAL GOVERNMENT | 82 | 7,496 | 7,736 | 7,775 | 7,941 | 445 | 5.9% |

Change in Elkhart County Industry Employment 2001 To 2004



* NAICS - North American Industry Classification System. ** Includes private and government employment in this industry.

*** Data suppressed due to confidentiality restrictions.

Notes: 1. Data may not add to total due to rounding, suppression of confidential numbers, inclusion of unclassified data, and duplication of government employment numbers. 2. Industries listed are "private industry" unless otherwise noted.

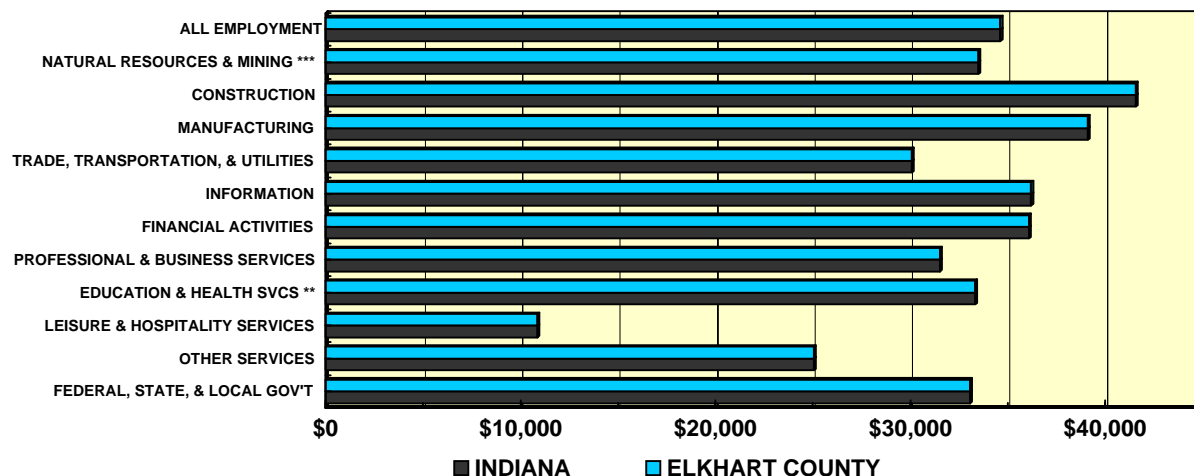
Source: Indiana Department of Workforce Development, Labor Market Information Unit

INDUSTRY EARNINGS

ELKHART COUNTY AVERAGE EARNINGS BY INDUSTRY 2001 to 2004

| INDUSTRY SECTORS (NAICS)* | ELKHART COUNTY | | | | 2004 | |
|---|----------------|---------------|---------------------|---------|--------------------------|---|
| | 2001 WAGES | 2004 WAGES | CHANGE 2001 to 2004 | | INDIANA 2004 WAGES | ELKHART % DIFFERENCE FROM INDIANA |
| | | | DOLLARS | PERCENT | | |
| ALL INDUSTRIES ** | \$30,798 | \$34,617 | \$3,819 | 12.4% | \$34,692 | -0.2% |
| NATURAL RESOURCES & MINING | *** | \$33,483 | N/A | N/A | \$34,100 | N/A |
| Agriculture, Forestry, Fishing, & Hunting | \$21,665 | \$32,009 | \$10,344 | 47.7% | \$25,459 | 20.5% |
| Mining | *** | \$39,350 | N/A | N/A | \$49,836 | N/A |
| CONSTRUCTION | \$36,678 | \$41,552 | \$4,874 | 13.3% | \$39,344 | 5.3% |
| MANUFACTURING | \$34,549 | \$39,085 | \$4,536 | 13.1% | \$47,638 | -21.9% |
| TRADE, TRANSPORTATION, & UTILITIES | \$26,368 | \$30,068 | \$3,700 | 14.0% | \$30,129 | -0.2% |
| Wholesale Trade | \$35,788 | \$39,591 | \$3,803 | 10.6% | \$46,109 | -16.5% |
| Retail Trade | \$19,915 | \$22,281 | \$2,366 | 11.9% | \$21,447 | 3.7% |
| Transportation & Warehousing | \$31,045 | \$35,868 | \$4,823 | 15.5% | \$35,142 | 2.0% |
| Utilities | \$58,172 | \$62,230 | \$4,058 | 7.0% | \$62,844 | -1.0% |
| INFORMATION | \$33,012 | \$36,190 | \$3,178 | 9.6% | \$43,280 | -19.6% |
| FINANCIAL ACTIVITIES | \$30,704 | \$36,079 | \$5,375 | 17.5% | \$43,310 | -20.0% |
| Finance & Insurance | \$35,212 | \$39,971 | \$4,759 | 13.5% | \$48,406 | -21.1% |
| Real Estate, Rental & Leasing | \$23,800 | \$27,462 | \$3,662 | 15.4% | \$28,857 | -5.1% |
| PROFESSIONAL & BUSINESS SERVICES | \$30,861 | \$31,519 | \$658 | 2.1% | \$34,704 | -10.1% |
| Professional & Technical Services | \$32,764 | \$36,880 | \$4,116 | 12.6% | \$45,323 | -22.9% |
| Management of Companies & Enterprises | \$83,974 | \$74,805 | -\$9,169 | -10.9% | \$66,805 | 10.7% |
| Administrative & Waste Services | \$20,782 | \$20,428 | -\$354 | -1.7% | \$22,731 | -11.3% |
| EDUCATION & HEALTH SERVICES ** | \$31,071 | \$33,330 | \$2,259 | 7.3% | \$34,204 | -2.6% |
| Educational Services ** | \$31,668 | \$32,139 | \$471 | 1.5% | \$33,107 | -3.0% |
| Health Care & Social Assistance ** | \$30,690 | \$34,090 | \$3,400 | 11.1% | \$34,962 | -2.6% |
| LEISURE & HOSPITALITY SERVICES | \$10,722 | \$10,870 | \$148 | 1.4% | \$13,873 | -27.6% |
| Arts, Entertainment, & Recreation | \$13,899 | \$13,707 | -\$192 | -1.4% | \$25,803 | -88.2% |
| Accommodation & Food Services | \$10,422 | \$10,606 | \$184 | 1.8% | \$11,572 | -9.1% |
| OTHER SERVICES | \$20,791 | \$25,051 | \$4,260 | 20.5% | \$22,548 | 10.0% |
| FEDERAL, STATE, & LOCAL GOVERNMENT | \$31,288 | \$33,055 | \$1,767 | 5.6% | \$34,478 | -4.3% |

Elkhart County and State of Indiana 2004 Earnings comparison



* NAICS - North American Industry Classification System. ** Includes private and government employment in this industry.

*** Data suppressed due to confidentiality restrictions.

Notes: 1. Industries listed are "private industry" unless otherwise noted. 2. Wage data are annual averages.

Source: Indiana Department of Workforce Development, Labor Market Information Unit

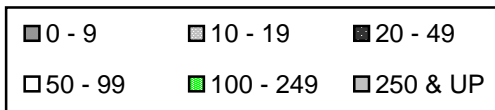
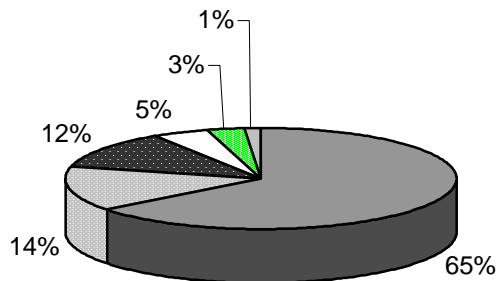
FIRMS & EMPLOYMENT BY SIZE

ELKHART COUNTY FIRMS and EMPLOYMENT by SIZE

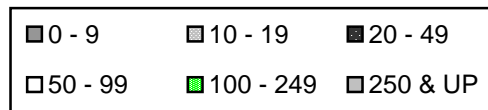
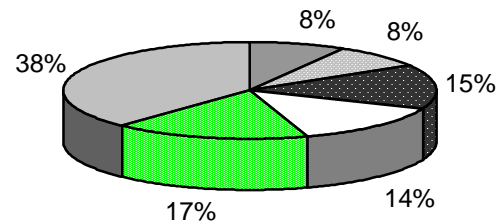
| EMPLOYMENT SIZE CLASS | NUMBER of BUSINESS UNITS 1ST QUARTER 2004 | EMPLOYMENT by SIZE OF BUSINESS UNIT MARCH 2004 |
|--------------------------|---|--|
| 0 - 9 | 3,112 | 10,057 |
| 10 - 19 | 693 | 9,393 |
| 20 - 49 | 574 | 17,606 |
| 50 - 99 | 232 | 16,400 |
| 100 - 249 | 138 | 20,494 |
| 250 & UP | 71 | 45,182 |
| TOTAL | 4,820 | 119,132 |

Includes Business Units with zero employees and Federal Government Employees.

**BUSINESS UNITS
by SIZE
1st Quarter 2004**



**EMPLOYMENT by BUSINESS
UNIT SIZE
March 2004**



Source: Indiana Department of Workforce Development, Unemployment Insurance Division



DESCRIPTION OF THE NORTH AMERICAN INDUSTRY CLASSIFICATION SYSTEM

For over sixty years, industry information has been compiled using the Standard Industrial Classification (SIC) system. Since 1993, the industry data tables in this publication were classified by SIC.

Beginning with the 2002 issue of the Highlights report, new industry data tables are based upon the North American Industry Classification System (NAICS).

Developed jointly by the United States, Canada and Mexico to produce comparable data, NAICS was introduced in 1997 to replace the SIC system. Because of its' scope and complexity, the transition to NAICS has taken three years to complete and is now effective beginning with 2001.

NAICS provides a more specific classification system reflecting the economy's changing industrial composition. NAICS focuses on *how* products and services are created, as opposed to the SIC focus on *what* is produced.

This reorganization has created breaks in the industrial classification time series. Even though, for example, the **Manufacturing** industry group is still listed, the current statistical data for **Manufacturing** may not be comparable to what was previously shown.

Example: *An industrial machine company has its employment offices in a separate building. Those workers may now be listed in the **Professional and Business Services** industry under NAICS, rather than in **Manufacturing**.* The same is possible for other industries.

NAICS uses a six digit hierarchical coding system to classify all economic activity. NAICS-United States allows for the identification of 1,170 industries compared to the 1,004 found in the SIC system. NAICS classifications are reviewed every three years. For purposes of this publication we will be classifying economic activities into 11 NAICS 'super sectors' and 15 NAICS sectors.

The following is a listing of the NAICS 'super sectors' we will be using:

Natural Resources & Mining includes agriculture, forestry, fishing, hunting, and mining.

Construction

Manufacturing

Trade, Transportation & Utilities includes wholesale and retail trade, utilities, transportation, and warehousing.

Information includes publishing, motion pictures, sound recording, broadcasting, Internet publishing, telecommunications, ISPs, search portals, data processing, news syndicates, libraries, and archives.

Financial Activities includes finance, insurance, real estate, and rental and leasing.

Professional & Business Services includes professional, scientific, and technical services, management of companies and enterprises, administrative/support, and waste management and remediation services.

Education & Health Services includes educational and health services, health care, and social assistance.

Leisure & Hospitality includes arts, entertainment, recreation, accommodation, and food services.

Other Services includes repair, maintenance, personal, laundry services and religious, grant making, civic, social, and professional organizations and private households.

Federal, State & Local Government includes total government employment.

Economic Growth Regions

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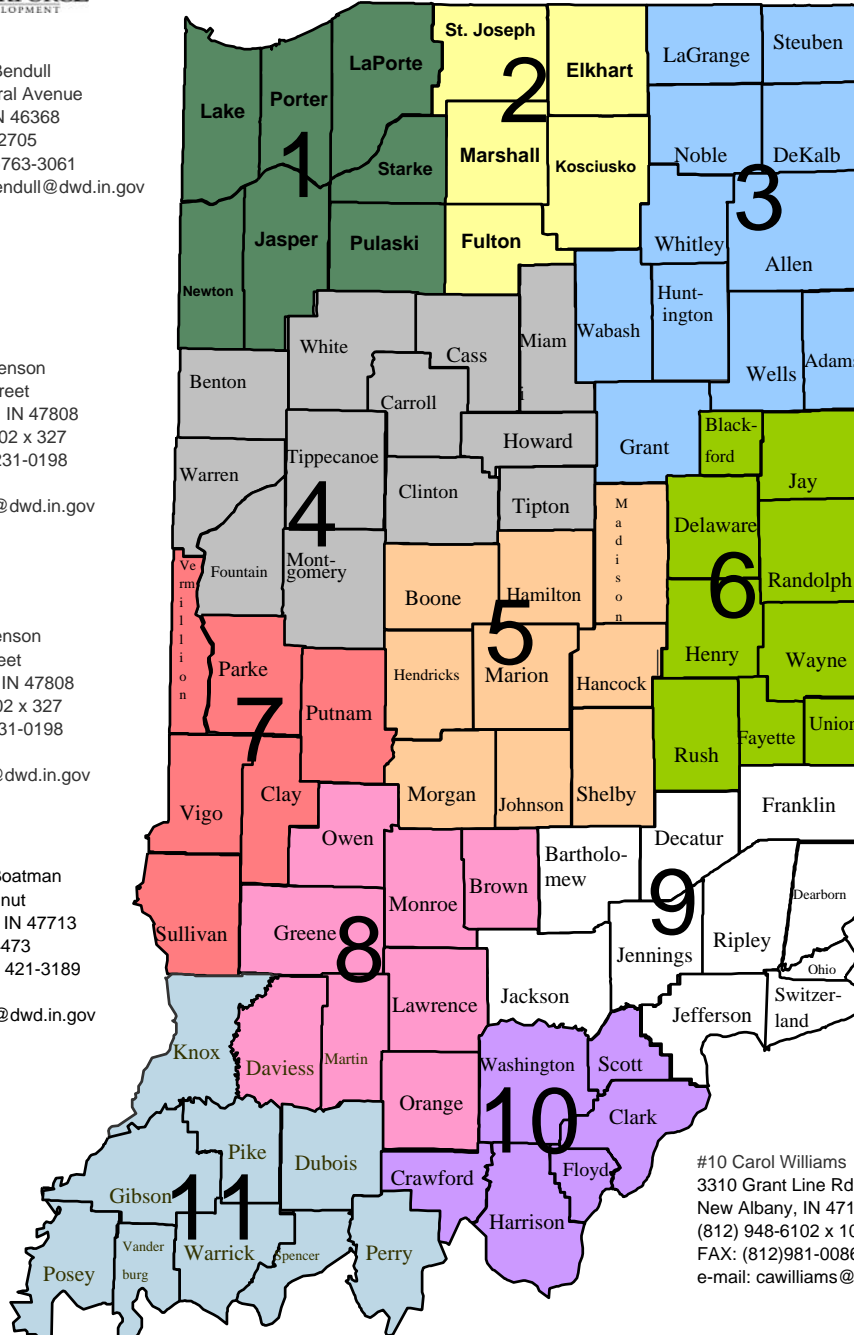
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